

## DECLARATIONS

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy.

Coverage afforded by this policy is provided by:

State Farm Fire and Casualty Company  
1500 State Farm Blvd  
Charlottesville, VA 22909-0001

A Stock Company with Home Offices in Bloomington, Illinois.

20-BH-K761-4

**Policy Number**

### Named Insured and Mailing Address

ZHU, YUEJIAN & SUHUNG SHEN  
11837 TALL TIMBER DR  
CLARKSVILLE, MD 21029-1203

The Policy Period begins and ends at 12:01 a.m.  
Standard Time at the residence premises.

10/01/2009

**Effective Date**

**12 months - Policy Period**

10/01/2010

**Expiration of Policy Period**

**Automatic Renewal** - If the Policy Period is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

### Limit of Liability - Section 1

\$430,000 Coverage A Dwelling

### Policy Type

Homeowners Policy

A1 - Replacement Cost - Similar Construction  
Increased Dwelling Up to \$86,000 - Option ID

### Deductibles - Section 1 \$2,000

ALL LOSSES In case of loss under this policy, the deductible will be applied per occurrence and will be deducted from the amount of the loss. Other deductibles may apply - refer to your policy.

### Location of Premises

11837 TALL TIMBER DR  
CLARKSVILLE, MD 21029-1203

**Policy Premium** \$737.00

### Forms, Options, & Endorsements

Back-Up Dwelling/Pers Property  
FP 7955 Homeowners Policy

Building Ordinance or Law - Option OL (% of Coverage A)

### Mortgagee & Addl. Interests

MORTGAGEE  
CITIMORTGAGE, INC.  
ISAOA/ATIMA  
PO BOX 7706  
SPRINGFIELD, OH 45501  
Loan Number: 2001112633-9

### Agent Name & Address

Breidenstein, Tim  
2939B Olney Sandy Spring Road  
Route 108  
Olney, MD 20832  
(301) 774-7144  
Mailing Address:  
2939B Olney Sandy Spring Road  
Olney, MD 20832-1574